

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Kamen, Val		Name of Joint Debtor (Spouse) (Last, First, Middle): Kamen, Lana
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): FKA Vladimer Kamen		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): FKA Svetlana Kamen
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6245		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1797
Street Address of Debtor (No. and Street, City, and State): 1259 S. Wild Meadow Road Round Lake, IL <div style="text-align: right;">ZIP Code 60073</div>		Street Address of Joint Debtor (No. and Street, City, and State): 1259 S. Wild Meadow Road Round Lake, IL <div style="text-align: right;">ZIP Code 60073</div>
County of Residence or of the Principal Place of Business: Lake		County of Residence or of the Principal Place of Business: Lake
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Kamen, Val Kamen, Lana	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (Date)	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Kamen, Val
Kamen, Lana

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Val Kamen

Signature of Debtor **Val Kamen**

X /s/ Lana Kamen

Signature of Joint Debtor **Lana Kamen**

Telephone Number (If not represented by attorney)

July 16, 2008

Date

Signature of Attorney*

X /s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)

Signature of Attorney for Debtor(s)

Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494

Printed Name of Attorney for Debtor(s)

Kaplan Law Offices, P.C.

Firm Name

4043 Dempster
Skokie, IL 60076

Address

Email: **ayk@ameritech.net**

847-676-8600 Fax: 847-676-8601

Telephone Number

July 16, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Val Kamen
Lana Kamen

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Val Kamen
 Val Kamen

Date: July 16, 2008

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Val Kamen
Lana Kamen

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **Val Kamen,**
Lana Kamen

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	590,000.00		
B - Personal Property	Yes	4	184,400.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		919,666.67	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	25		713,877.05	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,837.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,811.19
Total Number of Sheets of ALL Schedules		40			
Total Assets			774,400.00		
Total Liabilities				1,633,543.72	

United States Bankruptcy Court
Northern District of Illinois

In re **Val Kamen,**
Lana Kamen

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: 1259 S. Wild Meadow Road Round Lake, Illinois 60073	Joint tenant	J	350,000.00	399,686.00
125 N. Buffalo Grove Road, Unit 204 Buffalo Grove, Illinois 60089	Joint tenant	J	235,000.00	244,814.19
Silverleaf Club Time Share	Fee simple	J	5,000.00	32.48

Sub-Total > **590,000.00** (Total of this page)

Total > **590,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with Harris Bank	J	2,000.00
		Savings account at Harris Bank	J	600.00
		Business checking account JP Morgan Chase	-	1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		General and ordinary household goods and furnishings	J	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Necessary and ordinary wearing apparel	J	200.00
7. Furs and jewelry.		General jewelry (ring, watch, bracelet)	W	500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Two life insurance policies for wife (Metlife & Galick) (both term) Two life insurance policies for husband (Metlife & Galick) (both term)	J	0.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **6,400.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Toyota RAV-4 (leased)	W	0.00
		1997 Honda Passport with aprox. 70,000 miles	W	3,000.00
		2000 Freighliner FLD-120 (not operable; involved in accident May 2008); in name of Express Way Auto Transport, Inc.	-	0.00
		2000 Cottrell C-121WA trailer in name of Express Way Auto Transport, Inc.	-	40,000.00
		2000 Peterbilt Truck & 2000 Cotrell tralier both in the name of Express Way Transporation, Inc.	J	85,000.00
		2003 Cotrell tailer in name of Express Way Transporation, Inc.	-	50,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
Sub-Total > (Total of this page)				178,000.00

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **184,400.00**

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
<u>Residence:</u> 1259 S. Wild Meadow Road Round Lake, Illinois 60073	735 ILCS 5/12-901	30,000.00	350,000.00
<u>Cash on Hand</u>			
Cash on hand	735 ILCS 5/12-1001(b)	100.00	100.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking account with Harris Bank	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Savings account at Harris Bank	735 ILCS 5/12-1001(b)	600.00	600.00
Business checking account JP Morgan Chase	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
<u>Household Goods and Furnishings</u>			
General and ordinary household goods and furnishings	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
<u>Wearing Apparel</u>			
Necessary and ordinary wearing apparel	735 ILCS 5/12-1001(a)	200.00	200.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1997 Honda Passport with aprox. 70,000 miles	735 ILCS 5/12-1001(c)	3,000.00	3,000.00

Total: **38,900.00** **358,900.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Creditor #: 1 All Points Capital Corporation 275 Broadhollow Road Melville, NY 11747		J	Purchase Money Security 2000 Peterbilt Truck & 2000 Cotrell trailer both in the name of Express Way Transporation, Inc.		X		85,000.00	0.00
			Value \$ 85,000.00					
Account No. Creditor #: 2 All Points Capital Corporation 275 Broadhollow Road Melville, NY 11747		-	Purchase Money Security 2003 Cotrell trailer in name of Express Way Transporation, Inc.		X		45,000.00	0.00
			Value \$ 50,000.00					
Account No. 2711188512 Creditor #: 3 Cbna 1000 Technology Ofallon, MO 63368		J	Opened 10/01/05 Mortgage Residence: 1259 S. Wild Meadow Road Round Lake, Illinois 60073		X		83,847.00	24,686.00
			Value \$ 350,000.00					
Account No. 118148652 Creditor #: 4 Countrywide Home Loans 450 American St Simi Valley, CA 93065		J	Opened 2/01/06 Mortgage 125 N. Buffalo Grove Road, Unit 204 Buffalo Grove, Illinois 60089		X		214,622.00	0.00
			Value \$ 235,000.00					
Subtotal (Total of this page)							428,469.00	24,686.00

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 117829002			Opened 2/01/06					
Creditor #: 5 Countrywide Home Loans 450 American St Simi Valley, CA 93065		J	Mortgage 125 N. Buffalo Grove Road, Unit 204 Buffalo Grove, Illinois 60089		X			
			Value \$ 235,000.00				29,000.00	8,622.00
Account No. 601119089			Opened 12/01/04					
Creditor #: 6 Gmac Mortgage Po Box 4622 Waterloo, IA 50704		W	Mortgage Residence: 1259 S. Wild Meadow Road Round Lake, Illinois 60073		X			
			Value \$ 350,000.00				290,839.00	0.00
Account No. EXPRY01NOT			March 2008					
Creditor #: 7 Keystone Equipment Finance Corp. 433 New Park Ave. West Hartford, CT 06110		-	Purchase Money Security 2000 Freighliner FLD-120 (not operable; involved in accident May 2008); in name of Express Way Auto Transport, Inc.		X			
			Value \$ 0.00				85,000.00	85,000.00
Account No.			March 2008					
Creditor #: 8 Keystone Equipment Finance Corp. 433 New Park Ave. West Hartford, CT 06110		-	Purchase Money Security 2000 Cottrell C-121WA trailer in name of Express Way Auto Transport, Inc.		X			
			Value \$ 40,000.00				40,000.00	0.00
Account No. 1259 S. Wild Meadow Rd.			Opened 2004					
Creditor #: 9 North Shore Financial 3330 Dundee Rd Northbrook, IL 60062		J	Mortgage Residence: 1259 S. Wild Meadow Road Round Lake, Illinois 60073		X			
			Value \$ 350,000.00				25,000.00	25,000.00
Subtotal							469,839.00	118,622.00
(Total of this page)								

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N					
Account No. FR164041 Creditor #: 10 Silverleaf Club PO Box 359 Dallas, TX 75221	J	1998 Homeowner's assoction Silverleaf Club Time Share	X			32.48	0.00
Value \$ 5,000.00							
Account No. 30612CE102 Creditor #: 11 Toyota Motor Credit Co 1111 W 22nd St Ste 420 Oak Brook, IL 60523	W	Opened 10/01/07 Leaes 2007 Toyota RAV-4 (leased)	X			20,134.00	20,134.00
Value \$ 0.00							
Account No. 4165 325 125204 Creditor #: 12 Turnberry at Buffalo Grove Condo As c/o Foster Premier, Inc. PO Box 661126 Chicago, IL 60666-1126	J	Monthly Homeowners' Association 125 N. Buffalo Grove Road, Unit 204 Buffalo Grove, Illinois 60089	X			1,192.19	1,192.19
Value \$ 235,000.00							
Account No.							
Account No.							
Subtotal (Total of this page)						21,358.67	21,326.19
Total (Report on Summary of Schedules)						919,666.67	164,634.19

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 970483-655647 Creditor #: 1 ACE Recovery PO Box 129 Grand River, OH 44045-0129		-	Insurnace for business at Expressway Auto Transport, Inc.; debt personally guaranteed by debtor.		X		352.04
Account No. 5584-1800-0959-4642 Creditor #: 2 Advanta Bank PO Box 8088 Philadelphia, PA 19101-8088		J	09/2007 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge notice and closure.		X		3,141.83
Account No. Representing: Advanta Bank			Advanta Bank Corp PO Box 30715 Salt Lake City, UT 84130-0715				
Account No. 16493253 Creditor #: 3 Alliance One 6565 Kimball Drive, Unit 200 Gig Harbor, WA 98335		J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.		X		699.00
Subtotal (Total of this page)							4,192.87

24 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Representing: Alliance One						
		Alliance One Receivables Management PO Box 2449 Gig Harbor, WA 98335-2449				
Account No. 16579532						
Creditor #: 4 Alliance One 6565 Kimball Drive, Unit 200 Gig Harbor, WA 98335		J		X		
		03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				761.40
Account No.						
Representing: Alliance One						
		Alliance One Receivables Management PO Box 2449 Gig Harbor, WA 98335-2449				
Account No. 16278561						
Creditor #: 5 Alliance One 6565 Kimball Drive, Unit 200 Gig Harbor, WA 98335		J		X		
		02/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				511.85
Account No.						
Representing: Alliance One						
		Alliance One Receivables Management PO Box 2449 Gig Harbor, WA 98335-2449				
Sheet no. <u>1</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,273.25

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 16128243 Creditor #: 6 Alliance One 6565 Kimball Drive, Unit 200 Gig Harbor, WA 98335	J	01/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.		X		482.65
Account No. Representing: Alliance One		Alliance One Receivables Management PO Box 2449 Gig Harbor, WA 98335-2449				
Account No. 17175362 Creditor #: 7 Alliance One 6565 Kimball Drive, Unit 200 Gig Harbor, WA 98335	J	Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's employees.				1,845.80
Account No. Representing: Alliance One		Alliance One Receivables Management PO Box 2449 Gig Harbor, WA 98335-2449				
Account No. 16254987 Creditor #: 8 Alliance One 6565 Kimball Drive, Unit 200 Gig Harbor, WA 98335	J	Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's employees.				1,751.45
Sheet no. 2 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,079.90

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Representing: Alliance One						
		Alliance One Receivables Management PO Box 2449 Gig Harbor, WA 98335-2449				
Account No. 17222271						
Creditor #: 9 Alliance One 6565 Kimball Drive, Unit 200 Gig Harbor, WA 98335		J				
		Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				974.50
Account No.						
Representing: Alliance One						
		Alliance One Receivables Management PO Box 2449 Gig Harbor, WA 98335-2449				
Account No. 16078682						
Creditor #: 10 Alliance One Receivables Management PO Box 2449 Gig Harbor, WA 98335-2449		J				
		01/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				423.75
Account No.						
Representing: Alliance One Receivables Management						
		Alliance One 6565 Kimball Drive, Unit 200 Gig Harbor, WA 98335				
Sheet no. <u>3</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,398.25

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 415700773 Creditor #: 11 Allied Interstate 3000 Corporate Exchange Drive 5th Floor Columbus, OH 43231	J	01/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.		X		500.00
Account No. 416470797 Creditor #: 12 Allied Interstate Po Box 361315 Columbus, OH 43236	J	1/2008 ID: 0238087580 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.		X		55.00
Account No. 3499915393977453 Creditor #: 13 Amex Po Box 297871 Fort Lauderdale, FL 33329	J	Opened 2/01/08 Credit account; necessary and ordinary living expenses.		X		170.00
Account No. 2602729908005 Creditor #: 14 Bally Total Fitness 12440 E Imperial Hwy #30 Norwalk, CA 90650	H	Opened 5/01/05 Credit account; necessary and ordinary living expenses.		X		48.00
Account No. 5326 Creditor #: 15 Bank Of America Pob 17054 Wilmington, DE 19884	J	Opened 11/01/06 Credit account; necessary and ordinary living expenses.		X		11,425.00
Sheet no. 4 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,198.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 08-SC-3570 Creditor #: 16 Belvidere Greenbay Currency Exchang c/o Law Offices of Marlon T. Suskin 731 N. Milwaukee Ave. Libertyville, IL 60048		Express Way Auto Transport, Inc.'s employee cashd check with creditor; NSF; included for purposes of notice and discharge of any - personal obligation.		X		709.00
Account No. 486236219559 Creditor #: 17 Cap One Po Box 85520 Richmond, VA 23285	H	Opened 4/01/02 Credit account; necessary and ordinary living expenses.		X		1,061.00
Account No. 4246-3151-4143-2888 Creditor #: 18 Chase Cardmember Services PO Box 15298 Wilmington, DE 19850-5298	J	12/2007 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.		X		24,576.94
Account No. Representing: Chase		Chase c/o Cardmember Services PO Box 15153 Wilmington, DE 19886				
Account No. 5582-5086-1955-6886 Creditor #: 19 Chase Cardmember Services PO Box 15298 Wilmington, DE 19850-5298	J	07/2007 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				7,323.27
Sheet no. 5 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 33,670.21

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Chase		Chase c/o Cardmember Services PO Box 15153 Wilmington, DE 19886				
Account No. 133205088 Creditor #: 20 Citgo PO Box 923928 Norcross, GA 30010	J	11/2007 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				3,148.78
Account No. Representing: Citgo		Citgo PO Box 2224 Birmingham, AL 35246-0017				
Account No. 542418066212 Creditor #: 21 Citi Po Box 6241 Sioux Falls, SD 57117	W	Opened 8/01/07 Credit account; necessary and ordinary living expenses.		X		9,312.00
Account No. 542418056426 Creditor #: 22 Citi Po Box 6241 Sioux Falls, SD 57117	H	Opened 8/01/07 Credit account; necessary and ordinary living expenses.		X		354.00
Sheet no. <u>6</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						12,814.78

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Kamen Creditor #: 23 Citi Financial 701 N. Milwaukee Avenue Vernon Hills, IL 60061		J	12/2007 Receipt #s 00050, 00051,00052 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.			19,031.60
Account No. 67130070-0304253 Creditor #: 24 Citifinancial Po Box 499 Hanover, MD 21076		H	Opened 8/01/07 Last Active 4/01/08 Credit account; necessary and ordinary living expenses.		X	16,221.00
Account No. 100-0030305-000 Creditor #: 25 Commercial Services Group, Inc. 11603 Shelbyville Rd., Ste. 3 Louisville, KY 40243-1371		H	Collection for Daimler Chrysler; Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor; Repossessed truck.		X	7,904.93
Account No. Representing: Commercial Services Group, Inc.			Daimler Chrysler CIMS 718-00-00 1011 Warrenville Rd., Ste. 600 Lisle, IL 60532-0354			
Account No. T20873417 Creditor #: 26 Commonwealth of Virginia Po Box 27412 Richmond, VA 23269-0001		J	04/2008 Citation # 0261849 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure;			110.00
Sheet no. <u>7</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 43,267.53

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 100-0030305-000 Creditor #: 27 Daimler Chrysler CIMS 718-00-00 1011 Warrenville Rd., Ste. 600 Lisle, IL 60532-0354	J	1993 Kenworth Truck Repoed in 1998		X		5,000.00
Account No. 100-0165705-000 Creditor #: 28 Daimler Chrysler CIMS 718-00-00 1011 Warrenville Rd., Ste. 600 Lisle, IL 60532-0354	H	Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor; Repossessed truck.		X		23,077.40
Account No. 100-0165704-000 Creditor #: 29 Daimler Chrysler CIMS 718-00-00 1011 Warrenville Rd., Ste. 600 Lisle, IL 60532-0354	H	Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor; Repossessed truck.		X		14,279.20
Account No. 100-0163727-000 Creditor #: 30 Daimler Chrysler CIMS 718-00-00 1011 Warrenville Rd., Ste. 600 Lisle, IL 60532-0354	H	Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor; Repossessed truck.		X		20,630.00
Account No. 20-4564717 Creditor #: 31 Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0039	J	07/2007 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure;				157.87
Sheet no. 8 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 63,144.47

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 601100705931 Creditor #: 32 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	J	Opened 2/01/07 Credit account; necessary and ordinary living expenses.		X		2,902.00
Account No. T200801644735-01 Creditor #: 33 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	01/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				28.60
Account No. T200801643577-01 Creditor #: 34 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	01/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				29.45
Account No. T200803615498-01 Creditor #: 35 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	02/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				28.60
Account No. T200803651649-01 Creditor #: 36 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeds.				33.05
Sheet no. 9 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,021.70

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. T200803655127-01 Creditor #: 37 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				30.70
Account No. T200803655128-01 Creditor #: 38 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				28.60
Account No. T200805713203-01 Creditor #: 39 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	05/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				34.25
Account No. T200805714402-01 Creditor #: 40 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	05/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				29.20
Account No. T200806601117-01 Creditor #: 41 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	05/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				31.55
Sheet no. <u>10</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 154.30

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. T200803627324-01 Creditor #: 42 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				30.60
Account No. T200804603523 Creditor #: 43 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				31.10
Account No. T200804603525-01 Creditor #: 44 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				32.00
Account No. T200804603526-01 Creditor #: 45 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				30.70
Account No. T200804603524-01 Creditor #: 46 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				30.60
Sheet no. <u>11</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 155.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. T200804603527-01 Creditor #: 47 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J		04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				35.65	
Account No. T200803627325-01 Creditor #: 48 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205			03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				30.70	
Account No. T200803626097-01 Creditor #: 49 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205			03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				30.70	
Account No. T200804683122-01 Creditor #: 50 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205			04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				40.15	
Account No. T200804683121-01 Creditor #: 51 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205			04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				34.65	
Sheet no. <u>12</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	171.85

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. T200804683120-01 Creditor #: 52 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				40.15
Account No. T200804682902-01 Creditor #: 53 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				29.80
Account No. T200803626096-01 Creditor #: 54 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				28.60
Account No. T200803626095-01 Creditor #: 55 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				33.05
Account No. T200803626094-01 Creditor #: 56 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				31.55
Sheet no. <u>13</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 163.15

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. T200803628304-01 Creditor #: 57 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				35.65
Account No. T200803630071-01 Creditor #: 58 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				28.60
Account No. T200804667947-01 Creditor #: 59 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				30.10
Account No. T200804669197-01 Creditor #: 60 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				29.45
Account No. T200805624269-01 Creditor #: 61 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyees.				31.05
Sheet no. 14 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						154.85
Subtotal (Total of this page)						154.85

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. T200805627660-01 Creditor #: 62 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	05/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				28.60
Account No. T200802661973-01 Creditor #: 63 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	01/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				31.05
Account No. T200802661972-01 Creditor #: 64 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	01/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				26.80
Account No. T200802661971-01 Creditor #: 65 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	01/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				29.45
Account No. T200802114584 Creditor #: 66 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	01/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				30.25
Sheet no. <u>15</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						146.15
Subtotal (Total of this page)						146.15

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. T200802659449-01 Creditor #: 67 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	02/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's employees.				29.20
Account No. T200802652938-01 Creditor #: 68 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	02/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's employees.				30.70
Account No. T200802652939-01 Creditor #: 69 E-Z Pass Violation Bureau PO Box 52005 Newark, NJ 07101-8205	J	02/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's employees.				28.60
Account No. 07231451050 Creditor #: 70 Fifth Third Bank Chicago PO Box 630778 Cincinnati, OH 45263-0778	H	Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. ID #08129176130 Nationwide Credit		X		4,412.35
Account No. Representing: Fifth Third Bank		Nationwide Credit, Inc. 2015 Vaughn Road NW, Suite 400 Kennesaw, GA 30144-7802				
Sheet no. 16 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,500.85

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Fifth Third Bank		Nationwide Credit, Inc. PO Box 740640 Atlanta, GA 30374-0640				
Account No. 5526-3223-2501-2666 Creditor #: 71 Fifth Third Bank Po Box 740789 Cincinnati, OH 45274-0789	J	Prior 02/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				5,852.56
Account No. Representing: Fifth Third Bank		Customer Service MD 1MOC2G-4050 38 Fountain Square Plaza Cincinnati, OH 45263				
Account No. Representing: Fifth Third Bank		Fifth Third Bank PO Box 630900 Cincinnati, OH 45263-0900				
Account No. 50280057 Creditor #: 72 Florida Department of Transportatio 605 Suwannee Street Tallahassee, FL 32399-0450	J	04/2008 Dot #1343681 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure;				40.00
Sheet no. <u>17</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,892.56

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Representing: Florida Department of Transportatio						
		FDOT Motor Carrier Compliance Offic Penalty Collection Unit 325 John Knox Road, Building K Tallahassee, FL 32303				
Account No. 50280090						
Creditor #: 73 Florida Department of Transportatio 605 Suwannee Street Tallahassee, FL 32399-0450		J				
		4/17/2008 Dot #1343681 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure;				1,000.00
Account No.						
Representing: Florida Department of Transportatio						
		FDOT Motor Carrier Compliance Offic Penalty Collection Unit 325 John Knox Road, Building K Tallahassee, FL 32303				
Account No. 50283257						
Creditor #: 74 Florida Department of Transportatio 605 Suwannee Street Tallahassee, FL 32399-0450		J				
		04/24/08 Dot # 1343681 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure;				92.00
Account No.						
Representing: Florida Department of Transportatio						
		FDOT Motor Carrier Compliance Offic Penalty Collection Unit 325 John Knox Road, Building K Tallahassee, FL 32303				
Sheet no. <u>18</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,092.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 601859520003 Creditor #: 75 Gemb/Gap Po Box 981400 El Paso, TX 79998	W	Opened 5/01/06 Credit account; necessary and ordinary living expenses.		X		471.00
Account No. EXPR1259 Creditor #: 76 Global Payments Check Serviecs, Inc PO Box 661038 Chicago, IL 60666-1038	-	Overdraft fees for Express Way Auto Transport, Inc.; personally guaranteed by debtor.		X		400.70
Account No. EXPR125901 Creditor #: 77 Global Payments Check Serviecs, Inc PO Box 661038 Chicago, IL 60666-1038	H	Non-sufficient funds associated with debtor's business in Express Way Auto Transport.		X		80.91
Account No. 2008TR001443 Creditor #: 78 Kenosha County Circuit Court 912 56th Street, Room 204 Kenosha, WI 53140	J	01/2008 Citation: M4002843 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure;				194.00
Account No. Creditor #: 79 Key Equipment Finance 3075 Highland Parkway, 7th Floor Downers Grove, IL 60515	H	Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor; Repossessed 2000 Peterbuilt Truck & Trailer Cotrell. 1CPAF1471YG148042 1NPDB9X5YN522443		X		Unknown
Sheet no. 19 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,146.61

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. T08205A Creditor #: 80 Lakeland Bank 166 Changebridge Road PO Box 425 Montville, NJ 07045		H	Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor; Repossessed 2000 Peterbilt Truck.	X		Unknown
Account No. T10613B Creditor #: 81 Lakeland Bank 166 Changebridge Road PO Box 425 Montville, NJ 07045		H	Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor; Repossessed 2005 Peterbilt Truck.	X		Unknown
Account No. T15526C Creditor #: 82 Lakeland Bank 166 Changebridge Road PO Box 425 Montville, NJ 07045		H	Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor; Repossessed 2002 Freightliner	X		Unknown
Account No. 4372340816520 Creditor #: 83 Mcydsnb 9111 Duke Blvd Mason, OH 45040		W	Opened 1/01/02 Credit account; necessary and ordinary living expenses.	X		1,843.00
Account No. 12342 Creditor #: 84 Multi Service PO Box 930035 Kansas City, MO 64193-0035		J	10/2007 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.			9,244.69
Sheet no. <u>20</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 11,087.69

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 918853 Creditor #: 85 Nicor Gas 1844 Ferry Road Naperville, IL 60563	H	Opened 12/21/07 Utility Company		X		29.00
Account No. 850583 Creditor #: 86 Nicor Gas 1844 Ferry Road Naperville, IL 60563	W	Opened 9/16/03 Utility Company		X		24.00
Account No. Local Report: 10-0393-90 Creditor #: 87 Prestigue Auto Gallery 88 E. Dundee Rd. Buffalo Grove, IL 60089	-	May 2008 Expressway Auto Transport, Inc.'s truck overturned, causing damage to creditor's vehicles inside the trailer; Debtor maybe personally liable as insurnace coverage is not resolved at time of filing; no personal injury involved.		X		500,000.00
Account No. 5121079705085162 Creditor #: 88 Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117	J	Opened 7/01/98 Credit account; necessary and ordinary living expenses.		X		4,606.00
Account No. 03326CH Creditor #: 89 Seven Colors, Inc. PO Box 7126 Freehold, NJ 07728	J	Necessary and personal expenses.		X		1,055.00
Sheet no. 21 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 505,714.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4352376700678600 Creditor #: 90 Target Nb Po Box 673 Minneapolis, MN 55440	W	Opened 6/01/00 Credit account; necessary and ordinary living expenses.		X		1,650.00
Account No. 6035320240576502 Creditor #: 91 Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117	H	Opened 3/01/06 Credit account; necessary and ordinary living expenses.		X		272.00
Account No. T200804523055 Creditor #: 92 Violations Processing Center PO Box 149003 Staten Island, NY 10314-9003	J	02/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				120.00
Account No. T200803013394-1 Creditor #: 93 Violations Processing Center PO Box 149003 Staten Island, NY 10314-9003	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				32.50
Account No. T200803012828 Creditor #: 94 Violations Processing Center PO Box 149003 Staten Island, NY 10314-9003	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge, notice and closure.				149.00
Sheet no. 22 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,223.50

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. T200803019600 Creditor #: 95 Violations Processing Center PO Box 149003 Staten Island, NY 10314-9003	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				149.00
Account No. T200803020358 Creditor #: 96 Violations Processing Center PO Box 149003 Staten Island, NY 10314-9003	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				109.55
Account No. T20080428562 Creditor #: 97 Violations Processing Center PO Box 149003 Staten Island, NY 10314-9003	J	04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				39.45
Account No. T200804028076 Creditor #: 98 Violations Processing Center PO Box 149003 Staten Island, NY 10314-9003	J	04/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				193.65
Account No. T200803020630 Creditor #: 99 Violations Processing Center PO Box 149003 Staten Island, NY 10314-9003	J	03/2008 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure; debt to tolls incurred by Express Way Auto Transport's exmolyeeyes.				103.10
Sheet no. 23 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 594.75

B6F (Official Form 6F) (12/07) - Cont.

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 907550685 Creditor #: 100 Wfnnb/Express Po Box 330066 Northglenn, CO 80233	W	Opened 7/01/02 Credit account; necessary and ordinary living expenses.		X		455.00
Account No. 563499297 Creditor #: 101 Wfnnb/New York & Compa 220 W Schrock Rd Westerville, OH 43081	W	Opened 4/01/06 Credit account; necessary and ordinary living expenses.		X		308.00
Account No. 867955684 Creditor #: 102 Wholesale Collectors Association Dept. Number 1004 PO Box 48146 Niles, IL 60714	J	09/20007 Debt associated with Express Way Auto Transport, Inc., personally guaranteed by debtor. Included for purposes of discharge , notice and closure;				855.83
Account No.						
Account No.						
Sheet no. 24 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,618.83
(Report on Summary of Schedules)						Total 713,877.05

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Bradley Industrial 736 N. Western Ave., Ste. 310 Lake Forest, IL 60045	Commerical lease for Expressway Auto Transport, Inc. for \$4,400/month.

B6H (Official Form 6H) (12/07)

In re **Val Kamen,
Lana Kamen**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

_____ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Val Kamen**
Lana Kamen

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Son Son	AGE(S): 11 8
Employment:	DEBTOR	SPOUSE
Occupation	Truck Driver	Medical biller
Name of Employer	Shafran Trucking	Bill Technique, Inc.
How long employed	1 Week	3 years
Address of Employer	14101 Lamb's Lane Libertyville, IL 60048	1117 S. Milwaukee Ave Libertyville, IL 60048

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>3,040.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>3,040.00</u>
----------------	--------------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): _____

\$ <u>0.00</u>	\$ <u>447.00</u>
\$ <u>0.00</u>	\$ <u>256.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>703.00</u>
----------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>2,337.00</u>
----------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____
12. Pension or retirement income
13. Other monthly income (Specify): _____

\$ <u>3,500.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>3,500.00</u>	\$ <u>0.00</u>
--------------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>3,500.00</u>	\$ <u>2,337.00</u>
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>5,837.00</u>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re **Val Kamen**
Lana Kamen

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,924.00
a. Are real estate taxes included? Yes <u>X</u> No ____		
b. Is property insurance included? Yes <u>X</u> No ____		
2. Utilities:		
a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	50.00
c. Telephone	\$	70.00
d. Other <u>See Detailed Expense Attachment</u>	\$	195.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	500.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	15.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	90.00
e. Other _____	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other <u>See Detailed Expense Attachment</u>	\$	1,042.19
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other _____	\$	0.00
Other _____	\$	0.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **5,811.19**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	5,837.00
b. Average monthly expenses from Line 18 above	\$	5,811.19
c. Monthly net income (a. minus b.)	\$	25.81

B6J (Official Form 6J) (12/07)

Val Kamen

In re **Lana Kamen**

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Cellular telephones	\$	125.00
Cable	\$	70.00
Total Other Utility Expenditures	\$	195.00

Other Installment Payments:

2nd Mortgage on S. Wild Meadow	\$	502.30
3rd Mortgage on S. Wild Meadow	\$	160.00
Toyota RAV-4	\$	379.89
Total Other Installment Payments	\$	1,042.19

United States Bankruptcy Court
Northern District of Illinois

In re **Val Kamen**
Lana Kamen

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 42 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date July 16, 2008

Signature /s/ Val Kamen
Val Kamen
Debtor

Date July 16, 2008

Signature /s/ Lana Kamen
Lana Kamen
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re **Val Kamen
Lana Kamen**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$17,249.00

SOURCE
2006: Bill Tech & VK Auto Transport & Express Way Auto Transport, Inc. (from debtors' joint tax return, line 37 "adjusted gross income")

\$18,543.00

2007: Bill Tech & Express Way Auto Transport, Inc. (from debtors' joint tax return, line 37 "adjusted gross income")

\$78,480.00

2008: Bill Tech, Inc., Express Way Auto Transport, Inc. (now closed), Shafran Trucking, (projected until end of year based on current income)

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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3. Payments to creditors

None ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Belvidere Greenbay Currency Exchange v. Express Way Auto Transport No. 08-SC-3570	Breach of Contract/Collections	Lake County, Illinois	Pending

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Lakeland Bank 166 Changebridge Road PO Box 425 Montville, NJ 07045	May 5, 2008	2000 Peterbilt Truck; Aprox. Value \$100,000
Lakeland Bank 166 Changebridge Road PO Box 425 Montville, NJ 07045	May 2008	2005 Peterbilt Truck; Aprox. value \$150,000
Lakeland Bank 166 Changebridge Road PO Box 425 Montville, NJ 07045	May 2008	2002 Frieghtliner; Aprox. value: \$50,000
Commercial Services Group, Inc. 11603 Shelbyville Rd., Ste. 3 Louisville, KY 40243-1371	December 2006/January 2008	2003 International Truck; Aprox. value \$40,000
Daimler Chrysler CIMS 718-00-00 1011 Warrenville Rd., Ste. 600 Lisle, IL 60532-0354	December 2007/January 2008	2005 Peterbuilt; Aprox. value: \$80,000
Daimler Chrysler CIMS 718-00-00 1011 Warrenville Rd., Ste. 600 Lisle, IL 60532-0354	December 2007/January 2008	2005 Cottrel Trailer; Aprox. value \$45,000
Key Equipment Finance 1000 South McCaslin Blvd. Superior, CO 80027	February/March 2008	2000 Cottrell Trailer; Aprox. value \$30,000 2000 Peterbuilt Truck; Aprox value: \$60,000
Daimler Chrysler CIMS 718-00-00 1011 Warrenville Rd., Ste. 600 Lisle, IL 60532-0354	Winter 2007	2003 International; Aprox. value \$50,000

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
In re Express Auto Transport, Inc.'s trucks overturned in NJ; trailer had cars in transport.	\$500,000 (police report available itemizing cars). No personal injury. Insurance coverage at issue.	May 28, 2008

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Kaplan Law Offices, P.C. 4043 Dempster Skokie, IL 60076	May 23, 2008	\$500.00
Kaplan Law Offices, P.C. 4043 Dempster Skokie, IL 60076	May 31, 2008	\$500.00
Kaplan Law Offices, P.C. 4043 Dempster Skokie, IL 60076	June 11, 2008	\$400.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank Financial	Business checking account for Express Way Auto Trucking, Inc.; closed approx. June 2008; account # 7100015771.	Val Kamen: \$2,419 Milhail Shafran: \$2,419 Alex Royf: \$0.00

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Express Way Auto Transport, Inc.	20-4564717	14101 Lamb's Lane Libertyville, IL 60048	Trucking	March 2006 to May 2008

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Geltco, Inc.
425 Huehl Rd., Ste. 4-B
Northbrook, IL 60062

DATES SERVICES RENDERED
2006 and 2008 personal income taxes

TM Accounting
375 Plum Creek Dr., Unit 103
Wheeling, IL 60090

2007 corporate taxes

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
Alex Royf 320 Inverrary Lane Deerfield, IL 60015	33% shareholder	May 2008
Mikhail Shafran 14101 Lamb's Lane Libertyville, IL 60048	33% shareholder	May 2008

23 . Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **July 16, 2008**

Signature **/s/ Val Kamen**
Val Kamen
Debtor

Date **July 16, 2008**

Signature **/s/ Lana Kamen**
Lana Kamen
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Form 8
(10/05)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Val Kamen
Lana Kamen**

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
125 N. Buffalo Grove Road, Unit 204 Buffalo Grove, Illinois 60089	Countrywide Home Loans	X			
125 N. Buffalo Grove Road, Unit 204 Buffalo Grove, Illinois 60089	Countrywide Home Loans	X			
2000 Freighliner FLD-120 (not operable; involved in accident May 2008); in name of Express Way Auto Transport, Inc.	Keystone Equipment Finance Corp.	X			
2000 Cottrell C-121WA trailer in name of Express Way Auto Transport, Inc.	Keystone Equipment Finance Corp.	X			
125 N. Buffalo Grove Road, Unit 204 Buffalo Grove, Illinois 60089	Turnberry at Buffalo Grove Condo As	X			
2000 Peterbilt Truck & 2000 Cotrell trailer both in the name of Express Way Transporation, Inc.	All Points Capital Corporation	Debtor will retain collateral and continue to make regular payments.			
2003 Cotrell tailer in name of Express Way Transporation, Inc.	All Points Capital Corporation	Debtor will retain collateral and continue to make regular payments.			
Residence: 1259 S. Wild Meadow Road Round Lake, Illinois 60073	Cbna	Debtor will retain collateral and continue to make regular payments.			
Residence: 1259 S. Wild Meadow Road Round Lake, Illinois 60073	Gmac Mortgage	Debtor will retain collateral and continue to make regular payments.			
Residence: 1259 S. Wild Meadow Road Round Lake, Illinois 60073	North Shore Financial	Debtor will retain collateral and continue to make regular payments.			
2007 Toyota RAV-4 (leased)	Toyota Motor Credit Co	Debtor will retain collateral and continue to make regular payments.			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Form 8 Cont.
(10/05)

In re Val Kamen
Lana Kamen Debtor(s) Case No. _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(Continuation Sheet)

Date July 16, 2008 Signature /s/ Val Kamen
Val Kamen
Debtor

Date July 16, 2008 Signature /s/ Lana Kamen
Lana Kamen
Joint Debtor

United States Bankruptcy Court**Northern District of Illinois**In re **Val Kamen**
Lana Kamen

Debtor(s)

Case No.

Chapter

7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,501.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,501.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 299.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]
Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: July 16, 2008/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)**Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494****Kaplan Law Offices, P.C.****4043 Dempster****Skokie, IL 60076****847-676-8600 Fax: 847-676-8601****ayk@ameritech.net**

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Alexey Y. Kaplan (Kaplan Law Offices, P.C.)
6272494

Printed Name of Attorney

Address:

4043 Dempster
Skokie, IL 60076
847-676-8600

X **/s/ Alexey Y. Kaplan (Kaplan Law**
Offices, P.C.)

Signature of Attorney

July 16, 2008

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Val Kamen
Lana Kamen

Printed Name of Debtor

X **/s/ Val Kamen**

Signature of Debtor

July 16, 2008

Date

Case No. (if known) _____

X **/s/ Lana Kamen**

Signature of Joint Debtor (if any)

July 16, 2008

Date

**United States Bankruptcy Court
Northern District of Illinois**

In re Val Kamen
Lana Kamen Debtor(s) Case No. _____
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 135

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: July 16, 2008 /s/ Val Kamen
Val Kamen
Signature of Debtor

Date: July 16, 2008 /s/ Lana Kamen
Lana Kamen
Signature of Debtor

ACE Recovery
PO Box 129
Grand River, OH 44045-0129

Advanta Bank
PO Box 8088
Philadelphia, PA 19101-8088

Advanta Bank Corp
PO Box 30715
Salt Lake City, UT 84130-0715

All Points Capital Corporation
275 Broadhollow Road
Melville, NY 11747

All Points Capital Corporation
275 Broadhollow Road
Melville, NY 11747

Alliance One
6565 Kimball Drive, Unit 200
Gig Harbor, WA 98335

Alliance One
6565 Kimball Drive, Unit 200
Gig Harbor, WA 98335

Alliance One
6565 Kimball Drive, Unit 200
Gig Harbor, WA 98335

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6565 Kimball Drive, Unit 200
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Gig Harbor, WA 98335

Alliance One
6565 Kimball Drive, Unit 200
Gig Harbor, WA 98335

Alliance One
6565 Kimball Drive, Unit 200
Gig Harbor, WA 98335

Alliance One Receivables Management
PO Box 2449
Gig Harbor, WA 98335-2449

Alliance One Receivables Management
PO Box 2449
Gig Harbor, WA 98335-2449

Alliance One Receivables Management
PO Box 2449
Gig Harbor, WA 98335-2449

Alliance One Receivables Management
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Gig Harbor, WA 98335-2449

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Gig Harbor, WA 98335-2449

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Gig Harbor, WA 98335-2449

Alliance One Receivables Management
PO Box 2449
Gig Harbor, WA 98335-2449

Alliance One Receivables Management
PO Box 2449
Gig Harbor, WA 98335-2449

Allied Interstate
3000 Corporate Exchange Drive
5th Floor
Columbus, OH 43231

Allied Interstate
Po Box 361315
Columbus, OH 43236

Amex
Po Box 297871
Fort Lauderdale, FL 33329

Bally Total Fitness
12440 E Imperial Hwy #30
Norwalk, CA 90650

Bank Of America
Pob 17054
Wilmington, DE 19884

Belvidere Greenbay Currency Exchang
c/o Law Offices of Marlon T. Suskin
731 N. Milwaukee Ave.
Libertyville, IL 60048

Bradley Industrial
736 N. Western Ave., Ste. 310
Lake Forest, IL 60045

Cap One
Po Box 85520
Richmond, VA 23285

Cbna
1000 Technology
Ofallon, MO 63368

Chase
Cardmember Services
PO Box 15298
Wilmington, DE 19850-5298

Chase
Cardmember Services
PO Box 15298
Wilmington, DE 19850-5298

Chase
c/o Cardmember Services
PO Box 15153
Wilmington, DE 19886

Chase
c/o Cardmember Services
PO Box 15153
Wilmington, DE 19886

Citgo
PO Box 923928
Norcross, GA 30010

Citgo
PO Box 2224
Birmingham, AL 35246-0017

Citi
Po Box 6241
Sioux Falls, SD 57117

Citi
Po Box 6241
Sioux Falls, SD 57117

Citi Financial
701 N. Milwaukee Avenue
Vernon Hills, IL 60061

Citifinancial
Po Box 499
Hanover, MD 21076

Commercial Services Group, Inc.
11603 Shelbyville Rd., Ste. 3
Louisville, KY 40243-1371

Commonwealth of Virginia
Po Box 27412
Richmond, VA 23269-0001

Countrywide Home Loans
450 American St
Simi Valley, CA 93065

Countrywide Home Loans
450 American St
Simi Valley, CA 93065

Customer Service
MD 1MOC2G-4050
38 Fountain Square Plaza
Cincinnati, OH 45263

Daimler Chrysler
CIMS 718-00-00
1011 Warrenville Rd., Ste. 600
Lisle, IL 60532-0354

Daimler Chrysler
CIMS 718-00-00
1011 Warrenville Rd., Ste. 600
Lisle, IL 60532-0354

Daimler Chrysler
CIMS 718-00-00
1011 Warrenville Rd., Ste. 600
Lisle, IL 60532-0354

Daimler Chrysler
CIMS 718-00-00
1011 Warrenville Rd., Ste. 600
Lisle, IL 60532-0354

Daimler Chrysler
CIMS 718-00-00
1011 Warrenville Rd., Ste. 600
Lisle, IL 60532-0354

Department of the Treasury
Internal Revenue Service
Cincinnati, OH 45999-0039

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

E-Z Pass Violation Bureau
PO Box 52005
Newark, NJ 07101-8205

E-Z Pass Violation Bureau
PO Box 52005
Newark, NJ 07101-8205

E-Z Pass Violation Bureau
PO Box 52005
Newark, NJ 07101-8205

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E-Z Pass Violation Bureau
PO Box 52005
Newark, NJ 07101-8205

E-Z Pass Violation Bureau
PO Box 52005
Newark, NJ 07101-8205

FDOT Motor Carrier Compliance Offic
Penalty Collection Unit
325 John Knox Road, Building K
Tallahassee, FL 32303

FDOT Motor Carrier Compliance Offic
Penalty Collection Unit
325 John Knox Road, Building K
Tallahassee, FL 32303

FDOT Motor Carrier Compliance Offic
Penalty Collection Unit
325 John Knox Road, Building K
Tallahassee, FL 32303

Fifth Third Bank
Chicago
PO Box 630778
Cincinnati, OH 45263-0778

Fifth Third Bank
Po Box 740789
Cincinnati, OH 45274-0789

Fifth Third Bank
PO Box 630900
Cincinnati, OH 45263-0900

Florida Department of Transportatio
605 Suwannee Street
Tallahassee, FL 32399-0450

Florida Department of Transportatio
605 Suwannee Street
Tallahassee, FL 32399-0450

Florida Department of Transportatio
605 Suwannee Street
Tallahassee, FL 32399-0450

Gemb/Gap
Po Box 981400
El Paso, TX 79998

Global Payments Check Serviecs, Inc
PO Box 661038
Chicago, IL 60666-1038

Global Payments Check Serviecs, Inc
PO Box 661038
Chicago, IL 60666-1038

Gmac Mortgage
Po Box 4622
Waterloo, IA 50704

Kenosha County Circuit Court
912 56th Street, Room 204
Kenosha, WI 53140

Key Equipment Finance
3075 Highland Parkway, 7th Floor
Downers Grove, IL 60515

Keystone Equipment Finance Corp.
433 New Park Ave.
West Hartford, CT 06110

Keystone Equipment Finance Corp.
433 New Park Ave.
West Hartford, CT 06110

Lakeland Bank
166 Changebridge Road
PO Box 425
Montville, NJ 07045

Lakeland Bank
166 Changebridge Road
PO Box 425
Montville, NJ 07045

Lakeland Bank
166 Changebridge Road
PO Box 425
Montville, NJ 07045

Mcydsnb
9111 Duke Blvd
Mason, OH 45040

Multi Service
PO Box 930035
Kansas City, MO 64193-0035

Nationwide Credit, Inc.
2015 Vaughn Road NW, Suite 400
Kennesaw, GA 30144-7802

Nationwide Credit, Inc.
PO Box 740640
Atlanta, GA 30374-0640

Nicor Gas
1844 Ferry Road
Naperville, IL 60563

Nicor Gas
1844 Ferry Road
Naperville, IL 60563

North Shore Financial
3330 Dundee Rd
Northbrook, IL 60062

Prestigue Auto Gallery
88 E. Dundee Rd.
Buffalo Grove, IL 60089

Sears/Cbsd
Po Box 6189
Sioux Falls, SD 57117

Seven Colors, Inc.
PO Box 7126
Freehold, NJ 07728

Silverleaf Club
PO Box 359
Dallas, TX 75221

Target Nb
Po Box 673
Minneapolis, MN 55440

Thd/Cbsd
Po Box 6497
Sioux Falls, SD 57117

Toyota Motor Credit Co
1111 W 22nd St Ste 420
Oak Brook, IL 60523

Turnberry at Buffalo Grove Condo As
c/o Foster Premier, Inc.
PO Box 661126
Chicago, IL 60666-1126

Violations Processing Center
PO Box 149003
Staten Island, NY 10314-9003

Violations Processing Center
PO Box 149003
Staten Island, NY 10314-9003

Violations Processing Center
PO Box 149003
Staten Island, NY 10314-9003

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Violations Processing Center
PO Box 149003
Staten Island, NY 10314-9003

Violations Processing Center
PO Box 149003
Staten Island, NY 10314-9003

Wfnnb/Express
Po Box 330066
Northglenn, CO 80233

Wfnnb/New York & Compa
220 W Schrock Rd
Westerville, OH 43081

Wholesale Collectors Association
Dept. Number 1004
PO Box 48146
Niles, IL 60714

**United States Bankruptcy Court
Northern District of Illinois**

In re **Val Kamen
Lana Kamen**

Debtor(s)

Case No.

Chapter

7

AFFIDAVIT EVIDENCING COMPLIANCE WITH GENERAL RULE 39

Affiant is the attorney of record for

**Val Kamen
Lana Kamen**

and has knowledge of the matters covered by this affidavit and has read General Rule 39.

Affiant has not directly or indirectly solicited employment by the above-named party or parties, and knows of no solicitation of said party or parties by any person that has resulted in the employment of the affiant, except (here state all exceptions, or if none state "no exception").

No Exception.

Affiant has not paid, or promised to pay, and knows of no payment or promise of payment to the above-named party, or parties, of the costs of this case, or of the medical, living or other expenses of any party, or of any part of an attorney's fee, or of any portion of the recovery by suit or settlement herein to any person whatever other than the above-named party or parties and the attorneys of record herein, except (here state all exceptions, or if none state "no exception").

No Exception.

Affiant has filed contemporaneously herewith a signed copy of any written contingent fee agreement applicable to his compensation for representing the above-named party or parties in this action and represents that signed copy thereof has been furnished to each party whom he represents; if no copy of a contingent fee agreement is filed herewith, affiant represents that his compensation for services in this case is not on a contingent basis.

I, **Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494**, certify under penalty of perjury that the above is true and correct.

Executed on **July 16, 2008**

/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)

Signature

**Alexey Y. Kaplan (Kaplan Law Offices, P.C.)
6272494**

**United States Bankruptcy Court
Northern District of Illinois**

In re **Val Kamen
Lana Kamen**

Debtor(s)

Case No.
Chapter

7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION
INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☐ I, _____, the debtor in the above-styled case, hereby certify that on _____, I completed an instructional course in personal financial management provided by _____, an approved personal financial management provider.

Certificate No. (if any):_____.

☐ I, _____, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of *[Check the appropriate box.]*:

☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);

☐ Active military duty in a military combat zone; or

☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ Val Kamen

Val Kamen

Date: **July 16, 2008**

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Val Kamen
Lana Kamen**

Debtor(s)

Case No.
Chapter

7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION
INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☐ I, _____, the debtor in the above-styled case, hereby certify that on _____, I completed an instructional course in personal financial management provided by _____, an approved personal financial management provider.

Certificate No. (if any): _____.

☐ I, _____, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of *[Check the appropriate box.]*:

☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);

☐ Active military duty in a military combat zone; or

☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: **/s/ Lana Kamen**

Lana Kamen

Date: **July 16, 2008**

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

United States Bankruptcy Court
Northern District of Illinois

In re **Val Kamen,**
Lana Kamen

Debtors

Case No. _____

Chapter 7

DECLARATION OF COMPLIANCE WITH RULE 9009

The undersigned is the attorney for the debtor in this case.

The undersigned declares under penalty of perjury that the Schedules and Forms filed in this case for the debtor were computer generated using *Best Case Bankruptcy* and conform with those prescribed by Bankruptcy Rule 9009.

Date July 16, 2008

/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494

Signature of attorney

Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494
Kaplan Law Offices, P.C.
4043 Dempster
Skokie, IL 60076
847-676-8600

United States Bankruptcy Court
Northern District of Illinois

In re **Val Kamen**
Lana Kamen

Debtor(s)

Case No.
Chapter

7

PAYMENT ADVICES COVER SHEET
UNDER 11 U.S.C. § 521(a)(1)(B)(iv)

I, **Val Kamen**, declare under penalty of perjury that the foregoing is true and correct (CHECK ONE OF THESE BOXES):

- ☐ I have not been employed by any employer within the 60 days before the date of the filing of the petition.
- ☐ I was employed by an employer within 60 days before the date I filed my bankruptcy petition, but I have not received payment advices or other evidence of payment because ____
- ☐ I have received payment advices or other evidence of payment within 60 days before the date I filed my bankruptcy petition from any employer, and they are attached.

I, **Lana Kamen**, declare under penalty of perjury that the foregoing is true and correct (CHECK ONE OF THESE BOXES):

- ☐ I have not been employed by any employer within the 60 days before the date of the filing of the petition.
- ☐ I was employed by an employer within 60 days before the date I filed my bankruptcy petition, but I have not received payment advices or other evidence of payment because ____
- ☒ I have received payment advices or other evidence of payment within 60 days before the date I filed my bankruptcy petition from any employer, and they are attached.

Date **July 16, 2008**

Signature **/s/ Val Kamen**
Val Kamen
Debtor

Date **July 16, 2008**

Signature **/s/ Lana Kamen**
Lana Kamen
Joint Debtor

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Val Kamen

Debtor's Signature

July 16, 2008

Date

/s/ Lana Kamen

Joint Debtor's Signature

July 16, 2008

Date